

[illegible]

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): FORM B1, Page 2	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Debtor X _____ Signature of Joint Debtor _____ Telephone Number (If not represented by attorney) _____ Date		Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual X _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date	
Signature of Attorney X _____ Signature of Attorney for Debtor(s) _____ Printed Name of Attorney for Debtor(s) Bar ID Number _____ Firm Name _____ Address _____ Telephone Number _____ Date		Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. _____ Printed or Typed Name of Bankruptcy Petition Preparer _____ Social Security Number _____ Address _____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:	
Exhibit "A" (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15 (d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.	
Exhibit "B" (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X _____ Signature of Attorney for Debtor(s) Date		X _____ Signature of Bankruptcy Petition Preparer _____ Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	

In re	Case No.:
Debtor.	(If known)

Exhibit "A" to Voluntary Petition ¹

1. If any of the debtor's securities are registered under Section 12 of the Securities Exchange Act of 1934, the SEC file number is _____.

2. The following financial data is the latest available information and refers to the debtor's condition on _____.

a. Total assets \$ _____

b. Total debts (including debts listed in 2.c., below) \$ _____

c. Debt securities held by more than 500 holders. Approximate
number of
holders

secured ☐ unsecured ☐ subordinated ☐ \$ _____

secured ☐ unsecured ☐ subordinated ☐ \$ _____

secured ☐ unsecured ☐ subordinated ☐ \$ _____

secured ☐ unsecured ☐ subordinated ☐ \$ _____

secured ☐ unsecured ☐ subordinated ☐ \$ _____

d. Number of shares of preferred stock _____

e. Number of shares common stock _____

Comments, if any: _____

3. Brief description of debtor's business: _____

4. List the names of any person who directly or indirectly owns, controls, or holds, with power to vote, 5% or more of the voting securities of debtor:

FORM 6. SCHEDULES

Summary of Schedules

Schedule A	-	Real Property
Schedule B	-	Personal Property
Schedule C	-	Property Claimed as Exempt
Schedule D	-	Creditors Holding Secured Claims
Schedule E	-	Creditors Holding Unsecured Priority Claims
Schedule F	-	Creditors Holding Unsecured Nonpriority Claims
Schedule G	-	Executory Contracts and Unexpired Leases
Schedule H	-	Codebtors
Schedule I	-	Current Income of Individual Debtor(s)
Schedule J	-	Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

General Instructions: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank.

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

UNITED STATES BANKRUPTCY COURT

Eastern District of California

In re _____	Case No.: _____
Debtor.	(If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

				AMOUNTS SCHEDULED		
	NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A-	Real Property			\$		
B-	Personal Property			\$		
C-	Property Claimed as Exempt					
D-	Creditors Holding Secured Claims				\$	
E-	Creditors Holding Unsecured Priority Claims				\$	
F-	Creditors Holding Unsecured Nonpriority Claims				\$	
G-	Executory Contracts and Unexpired Leases					
H-	Codebtors					
I-	Current Income of Individual Debtor(s)					\$
J-	Current Expenditures of Individual Debtor(s)					\$
Total Number of Sheets of ALL Schedules ➤						
Total Assets ➤				\$		
Total Liabilities ➤						

In re	Case No.:
Debtor.	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Total ➤			\$	

(Report also on Summary of Schedules.)

In re	Case No.:
Debtor.	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.				
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				
3.	Security deposits with public utilities, telephone companies, landlords, and others.				
4.	Household goods and furnishings, including audio, video, and computer equipment.				
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6.	Wearing apparel.				
7.	Furs and jewelry.				
8.	Firearms and sports, photographic, and other hobby equipment.				
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10.	Annuities. Itemize and name each issuer.				

In re	Case No.:
Debtor.	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY		NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.				
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.				
13.	Interests in partnerships or joint ventures. Itemize.				
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.				
15.	Accounts receivable.				
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.				
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. (Form B6A)				
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				
21.	Patents, copyrights, and other intellectual property. Give particulars.				
22.	Licenses, franchises, and other general intangibles. Give particulars.				

In re	Case No.:
Debtor.	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY		NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION				
23.	Automobiles, trucks, trailers, and other vehicles and accessories.								
24.	Boats, motors, and accessories.								
25.	Aircraft and accessories.								
26.	Office equipment, furnishings, and supplies.								
27.	Machinery, fixtures, equipment and supplies used in business.								
28.	Inventory.								
29.	Animals.								
30.	Crops - growing or harvested. Give particulars.								
31.	Farming equipment and implements.								
32.	Farm supplies, chemicals, and feed.								
33.	Other personal property of any kind not already listed. Itemize.								
_____ continuation sheets attached						\$			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

In re	Case No.:
Debtor.	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

(Check one box)

- ☐ 11 U.S.C. § 522(b)(1)
- Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
-
- ☐ 11 U.S.C. § 522(b)(2)
- Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS

In re <div style="text-align: right;">Debtor.</div>	Case No.: <div style="text-align: right;">(If known)</div>
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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			Value \$					
ACCOUNT NO.								
			Value \$					
ACCOUNT NO.								
			Value \$					
ACCOUNT NO.								
			Value \$					

Subtotal
(Total of this page) ➤ \$

Total ➤ \$
(Use only on last page of Schedule D)

(Report Total also on Summary of Schedules)

_____ Continuation sheets attached

In re	Case No.:
Debtor.	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			Value \$					
ACCOUNT NO.								
			Value \$					
ACCOUNT NO.								
			Value \$					
ACCOUNT NO.								
			Value \$					
ACCOUNT NO.								
			Value \$					

Subtotal	➤	\$
(Total of this page)		

Total **\$**
(Use only on last page of Schedule D)

(Report Total also on Summary of Schedules)

Sheet no. _____ of _____ continuation sheets
attached to Schedule of Creditors Holding Secured
Claims

In re	Case No.:
Debtor.	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled, "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Extensions of credit in an involuntary case:** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
- ☐ **Wages, salaries, and commissions:** Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,300* per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
- ☐ **Contributions to employee benefit plans:** Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Certain farmers and fishermen:** Claims of certain farmers and fishermen, up to \$4,300* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
- ☐ **Deposits by individuals:** Claims of individuals up to \$1,950* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
- ☐ **Alimony, Maintenance, or Support:** Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
- ☐ **Taxes and Certain Other Debts Owed to Governmental Units:** Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution:** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

_____ continuation sheets attached

In re	Case No.:
Debtor.	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

			TYPE OF PRIORITY					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
Subtotal (Total of this page) ➤							\$	
Total ➤							\$	

Sheet no. _____ of _____ continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims

(Use only on last page of Schedule E)

(Report Total also on Summary of Schedules)

In re	Case No.:
Debtor.	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Subtotal ➤							\$
Total ➤							\$

_____ continuation sheets attached

(Report Total also on Summary of Schedules)

In re	Case No.:
Debtor.	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

Subtotal ➤

(Total of this page)

\$

Sheet no. _____ of _____ sheets attached to

Schedule of Creditors Holding Unsecured Nonpriority

Claims

Total ➤

(Use only on last page of Schedule F)

\$

(Report Total also on Summary of Schedules)

In re	Case No.:
Debtor.	(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

In re	Case No.:
Debtor.	(If known)

SCHEDULE H - CODEBTORS

Provide the information required concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the non-debtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re _____ Debtor.	Case No.: _____ (If known)
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SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENT'S OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
	EMPLOYMENT:		
	DEBTOR	SPOUSE	
Occupation			
Name of Employer			
How Long Employed			
Address of Employer			

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (prorate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

Less Payroll Deductions

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (specify) _____

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

Social security or other government assistance
(Specify) _____

Pension or retirement income

Other monthly income

(Specify) _____

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ _____

DEBTOR

SPOUSE

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re _____	Case No.: _____ (If known)
-------------	-----------------------------------

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) \$ _____

Are real estate taxes included? Yes _____ No _____

Is property insurance included? Yes _____ No _____

Utilities: Electricity and heating fuel \$ _____
 Water and sewer \$ _____
 Telephone \$ _____
 Other _____ \$ _____

Home Maintenance (Repairs and Upkeep) \$ _____

Food \$ _____

Clothing \$ _____

Laundry and dry cleaning \$ _____

Medical and dental expenses \$ _____

Transportation (not including car payments) \$ _____

Recreation, clubs and entertainment, newspapers, magazines, etc. \$ _____

Charitable contributions \$ _____

Insurance (not deducted from wages or included in home mortgage payments):

Homeowner's or renter's \$ _____

Life \$ _____

Health \$ _____

Auto \$ _____

Other _____ \$ _____

Taxes (not deducted from wages or included in home mortgage payments) \$ _____

(Specify) _____ \$ _____

Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the

Auto \$ _____

Other _____ \$ _____

Other _____ \$ _____

Alimony, maintenance, and support paid to others \$ _____

Payments for support of additional dependents not living at your home \$ _____

Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ _____

Other _____ \$ _____

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ _____

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income \$ _____

B. Total projected monthly expenses \$ _____

C. Excess income (A minus B) \$ _____

D. Total amount to be paid into plan each _____ (interval) \$ _____

In re _____ Debtor.	Case No.: _____ (If known)
----------------------------	-----------------------------------

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are correct to the best of my knowledge, information, and belief.

(Total shown on summary
page plus 1)

Date _____

Signature _____
Debtor

Date _____

Signature _____
(Joint Debtor, if any)

[If joint case, both spouses must sign]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security Number _____

Address _____

Name and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer

_____ Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature _____

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

In re	Case No.:
Debtor.	(If known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

Definitions

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101 (30).

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (If more than one)

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (If more than one)

3. Payments to creditors

None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

None ☐ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
--	-------------------	-------------	--------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	----------------------	---------------------------------	--------------------------

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	--------------------	---

5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

6. Assignments and receiverships

- None ☐ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

- None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION	NAME AND ADDRESS	NAME AND LOCATION	DATE OF ORDER	AND VALUE OF PROPERTY
	OF CUSTODIAN	OF COURT CASE TITLE & NUMBER		

7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION	NAME AND ADDRESS	RELATIONSHIP	DATE OF GIFT	AND VALUE OF GIFT
	OF PERSON OR ORGANIZATION	TO DEBTOR, IF ANY		

8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION
AND VALUE OF
PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF
LOSS WAS COVERED IN WHOLE OR IN PART
BY INSURANCE, GIVE PARTICULARS

DATE OF
LOSS

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE

DATE OF PAYMENT,
NAME OF PAYOR IF
OTHER THAN DEBTOR

AMOUNT OF MONEY OR
DESCRIPTION AND VALUE OF
OF PROPERTY

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY
TRANSFERRED
AND VALUE RECEIVED

11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
------------------------------------	--	--

12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	-------------------	---------------------

14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS
OF OWNER

DESCRIPTION AND VALUE
OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None ☐ If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **two years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the **two years** immediately preceding the commencement of this case.)*

16. Nature, location and name of business

- None ☐ a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **two years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.
- b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the **two years** immediately preceding the commencement of this case.
- c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the **two years** immediately preceding the commencement of this case.

NAME	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES OF OPERATION
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17. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	----------------------------

b. List



NAME

ADDRESS

DATES SERVICES

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.



ADDRESS

None

List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

ADDRESS

Inventories

None

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN
OF INVENTORY RECORDS**19. Current Partners, Officers, Directors and Shareholders**

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP**20. Former partners, officers, directors and shareholders**

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

DATE OF TERMINATION

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation year immediately preceding the commencement of this case.

AMOUNT OF MONEY
AND VALUE OF PROPERTY

• • • • • • • • •

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date _____

Signature of _____
Debtor

Date _____

Signature of _____
Joint Debtor (if any)

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER
(See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer _____

_____ Social Security Number

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer

_____ Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

[If completed on behalf of a partnership or corporation]

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____

Signature _____

_____ *Print Name and Title*

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

_____ continuation sheets added

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571.

**United States Bankruptcy Court
Eastern District of California**

In re	Case No.:
Debtor	Chapter:

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. *Property to Be Surrendered.*

Description of Property

Creditor's Name

b. *Property to Be Retained.*

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)

Date: _____

Signature of Debtor

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

In re	Case No.:
Debtor.	(If known)

Exhibit "A" to Voluntary Petition ¹

1. If any of the debtor's securities are registered under Section 12 of the Securities Exchange Act of 1934, the SEC file number is _____.

2. The following financial data is the latest available information and refers to the debtor's condition on _____.

a. Total assets \$ _____

b. Total debts (including debts listed in 2.c., below) \$ _____

	Approximate number of holders
c. Debt securities held by more than 500 holders.	
secured <input type="checkbox"/> unsecured <input type="checkbox"/> subordinated <input type="checkbox"/> \$ _____	
secured <input type="checkbox"/> unsecured <input type="checkbox"/> subordinated <input type="checkbox"/> \$ _____	
secured <input type="checkbox"/> unsecured <input type="checkbox"/> subordinated <input type="checkbox"/> \$ _____	
secured <input type="checkbox"/> unsecured <input type="checkbox"/> subordinated <input type="checkbox"/> \$ _____	
secured <input type="checkbox"/> unsecured <input type="checkbox"/> subordinated <input type="checkbox"/> \$ _____	
d. Number of shares of preferred stock _____	
e. Number of shares common stock _____	
Comments, if any: _____	

3. Brief description of debtor's business: _____

4. List the names of any person who directly or indirectly owns, controls, or holds, with power to vote, 5% or more of the voting securities of debtor:

In re _____)
 _____)
 _____)
 _____) Bankruptcy Case No. _____
 Debtor(s). _____)

1. In accordance with Bankruptcy Rule 1006, I (we) apply for permission to pay the filing fee amounting to \$ _____ in installments.
2. I (we) certify that I am (we are) unable to pay the filing fee except in installments.
3. I (we) further certify that I (we) have not paid any money or transferred any property to an attorney for services in connection with this case and that I (we) will neither make any payment nor transfer any property for services in connection with this case until the filing fee is paid in full.
4. I (we) further certify that within one year prior to filing my (our) bankruptcy petition, I (we) have not paid any money or transferred any property to a bankruptcy petition preparer for services in connection with filing the petition and that I (we) will neither make any payment nor transfer any property for services in connection with this case until the filing fee is paid in full.
5. I (we) propose the following terms for the payment of the filing fee:

\$ _____ (*check one*): **G** with the filing of the petition
 OR
 G on or before _____
\$ _____ on or before _____
\$ _____ on or before _____
\$ _____ on or before _____

6. I (we) understand that if I (we) fail to timely pay any installment in full, I (we) may be required to immediately pay the entire unpaid balance of the filing fee, that my (our) bankruptcy case may be dismissed, and that I (we) may not receive a discharge of my (our) debts.
7. I (we) further understand that my (our) discharge, or confirmation of any plan, will be delayed until the filing fee is paid in full.

Signature of Debtor _____ Date _____
(In a joint case, both spouses must sign.)

Signature of Joint Debtor (if any)	Date
------------------------------------	------

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA

In re

Case No.:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

Debtor.

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follow:

For legal services, I have agreed to accept \$ _____

Prior to the filing of this statement I have received. \$ _____

Balance Due. \$ _____

2. The source of the compensation paid to me was:

☐ Debtor ☐ Other (*specify*)

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (*specify*)

4. ☐ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed].

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Date

Signature of Attorney

Name of Law Firm

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA

In re	Case No.:
Debtor.	DISCLOSURE OF COMPENSATION OF BANKRUPTCY PETITION PREPARER

1. Under 11 U.S.C. § 110(h), I declare under penalty of perjury that I am not an attorney or employee of an attorney, that I prepared or caused to be prepared one or more documents for filing by the above-named debtor(s) in connection with this bankruptcy case, and that compensation paid to me within one year before the filing of the bankruptcy petition, or agreed to be paid to me, for services rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For document preparation services, I have agreed to accept \$ _____

Prior to the filing of this statement I have received \$ _____

Balance Due \$ _____

2. I have prepared or caused to be prepared the following documents (itemize):

and provided the following services (itemize):

3. The source of the compensation paid to me was:

☐ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify):

5. The foregoing is a complete statement of any agreement or arrangement for payment to me for preparation of the petition filed by the debtor(s) in this bankruptcy case.

6. To my knowledge no other person has prepared for compensation a document for filing in connection with this bankruptcy case except as listed below:

NAME: _____

SSN: _____

In re Debtor.	Case No.: (If known)
----------------------	-----------------------------

DECLARATION OF BANKRUPTCY PETITION PREPARER

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information, and belief.

X _____
Signature Social Security Number Date

Name (Print): _____

Address: _____

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

In re)
) Bankruptcy Case No.
)
)
)

Debtor(s).)

NOTICE TO DEBTOR CONCERNING BANKRUPTCY PETITION PREPARERS

Bankruptcy petition preparers are non-attorneys who are not authorized to practice law or give legal advice.

NOTICE IS HEREBY GIVEN that the Court has issued the attached *Bankruptcy Petition Preparer Guidelines* governing the work performed and fees charged by bankruptcy petition preparers in Eastern District of California cases.

Under the *Guidelines*, a bankruptcy petition preparer must give the debtor a copy of this notice before taking any money or property from the debtor or on behalf of the debtor for payment and before preparing any papers for filing in the bankruptcy court. The debtor and the bankruptcy petition preparer must sign a copy of this Notice in the spaces provided below. A copy must be furnished to the debtor by the bankruptcy petition preparer, and the original plus four copies must be filed with the Bankruptcy Court.

California law prohibits any non-attorney from rendering legal advice. Legal advice includes, but is not limited to, advice concerning the following:

- , Whether the debtor should file bankruptcy and the chapter under which the petition should be filed;
- , Whether debts will be eliminated, or "discharged," in a bankruptcy case;
- , Whether the debtor will be able to keep their home after filing a bankruptcy case;
- , The tax consequences of filing a bankruptcy case;
- , Whether the debtor should promise to repay, or "reaffirm," a debt; and
- , The exemptions available in bankruptcy, and what property can be claimed as exempt.

Unless approved by the court, a bankruptcy petition preparer may not charge the debtor more than \$125 for preparing a bankruptcy petition, including expenses (such as photocopies, postage, telephone charges, and courier services). This fee does not include the petition filing fee. The filing fee must be paid directly to the Clerk of Court by the debtor.

The attached *Guidelines* contain additional restrictions. The debtor shall read the *Guidelines* in order to know what the Court requires of bankruptcy petition preparers.

Debtors with questions concerning bankruptcy petition preparers or who believe that the *Guidelines* have been violated, should contact the appropriate Office of the U.S. Trustee (Sacramento: (916) 498-5990; Fresno/Modesto: (209) 498-7400).

FOR THE COURT
RICHARD G. HELTZEL, CLERK
U.S. BANKRUPTCY COURT

DEBTOR'S CERTIFICATION

I, _____, and _____,
the debtor(s) in the above-captioned case, have read and understand the foregoing information
and attached *Guidelines*.

Dated: _____

(Debtor's Signature)

Dated: _____

(Joint Debtor's Signature)

BANKRUPTCY PETITION PREPARER'S CERTIFICATION

I, _____, hereby certify under
penalty of perjury that I am the bankruptcy petition preparer who has assisted the debtor(s) in
filing the above-captioned case. I have not charged fees in excess of the amount allowed in
Guideline 2, nor have I advised the debtor concerning any of the matters referred to in Guideline
1.

Dated: _____

(Bankruptcy Petition Preparer's Signature)

(Preparer's Social Security/Tax I.D. No.)

(Preparer's Printed or Typed Name)

(Preparer's Address)

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA**

In re)	Case No.
)	
)	
)	
Debtor(s))	
_____)	

**VERIFICATION OF MASTER ADDRESS LIST
ON PAPER (CREDITOR MATRIX)**

I (we) declare under penalty of perjury that I (we) have read the attached Master Address List (creditor matrix), consisting of _____ pages, and that it is true and correct to the best of my (our) knowledge, information, and belief.

DATED:

Debtor's Signature

Joint Debtor's Signature

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA**

In re

)
)
)
)
)
)
)
)
)

Bankruptcy Case No.

Debtor(s)

VERIFICATION OF MASTER ADDRESS LIST ON DISKETTE

I declare under penalty of perjury that the Master Address List submitted for this case in electronic form on diskette, has been compared to, and contains the same information as, the Master Address List submitted in hard-copy form on paper (creditor matrix). The number of creditors listed on the diskette is _____ (*please specify*).

DATED:

Signature of Debtor's Attorney or Bankruptcy Petition Preparer

In re	Case No.:
Debtor.	(If known)

Following is the list of the debtors creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims.

[illegible]

Declaration Under Penalty of Perjury on Behalf of a Corporation or Partnership

I, [the president *or* other officer *or* an authorized agent of the corporation] [*or* a member *or* an authorized agent of the partnership] named as the debtor in this case, declare under penalty of perjury that I have read the foregoing *List of Creditors Holding 20 Largest Unsecured Claims* and that it is true and correct to the best of my information and belief.

Date: _____ Signature: _____

Print Name and Title

In re	Case No.:
-------	-----------

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS
(Continuation Sheet)

[illegible]

Date: _____ Debtor _____

Declaration Under Penalty of Perjury on Behalf of a Corporation or Partnership

I, [the president or other officer or an authorized agent of the corporation] or a member or an authorized agent of the partnership named as the debtor in this case, declare under penalty of perjury that I have read the foregoing List of Creditors Holding 20 Largest Unsecured Claims and that it is true and correct to the best of my information and belief.

Date: _____ Signature: _____

Print Name and Title

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA
(Sacramento and Modesto Divisions)**

In re:)	Case No.
)	
)	Social Security No.
)	Social Security No.
)	Employer I.D. No.
)	
<u>Referred to in this plan as "Debtor."</u>)	

**CHAPTER 13 PLAN
G MOTION(S) TO VALUE COLLATERAL
AND/OR G MOTION(S) TO AVOID LIENS**
[check box if motion(s) included]

THIS IS DEBTOR'S PLAN TO PAY CREDITORS, BUT CREDITORS MUST FILE CLAIMS IN ORDER TO BE PAID. MOTIONS INCLUDED IN THIS PLAN CONTAIN EVIDENTIARY MATTER WHICH, IF NOT CONTROVERTED, MAY BE ACCEPTED BY THE COURT AS TRUE. WHILE CREDITORS MAY NOT VOTE ON THIS PLAN, THEY MAY OBJECT TO ITS CONFIRMATION AND CONTEST DEBTOR'S MOTIONS TO VALUE COLLATERAL AND AVOID LIENS. ANY OBJECTIONS TO THE PLAN OR MOTIONS MUST BE IN WRITING, BE FILED WITH THE COURT WITHIN 14 DAYS AFTER THE CONCLUSION OF THE CREDITORS' MEETING, AND BE SERVED UPON DEBTOR, DEBTOR'S COUNSEL, AND THE CHAPTER 13 TRUSTEE. A HEARING ON ANY OBJECTIONS TO THE PLAN OR MOTIONS MUST BE SET BY THE CREDITOR WITHIN 40 DAYS OF THE CONCLUSION OF THE MEETING OF CREDITORS. ABSENT AN OBJECTION AND A TIMELY HEARING ON IT, THE COURT MAY CONFIRM THIS CHAPTER 13 PLAN, DETERMINE THE VALUE OF THE PROPERTY SECURING CLAIMS, AND/OR AVOID LIENS AS REQUESTED BY DEBTOR.

CHAPTER 13 PLAN

Debtor hereby proposes the following Chapter 13 Plan pursuant to 11 U.S.C. § 1322 effective from the date of the petition:

I. PLAN PAYMENTS AND TERM

The future earnings or other future income of Debtor are submitted to the supervision and control of the Chapter 13 Trustee ("Trustee") as is necessary for the execution of this plan. Debtor shall pay to Trustee the sum of \$_____ each month for _____ months or, if the foregoing is left blank, the payments specified on Attachment B. The plan payments shall be all of Debtor's projected disposable income and shall continue for not less than 36 months. Unless the allowed unsecured claims are paid in full, the plan shall not terminate earlier than the stated plan term or 36 months, whichever is longer. The term of this plan will not exceed 60 months.

II. CLASSIFICATION AND TREATMENT OF CLAIMS AND EXPENSES

Debtor's debts are classified below. Proofs of claims filed for these debts shall be paid by Trustee from Debtor's future income. Only creditors filing proofs of claim and whose claims are provided for in this plan will be paid through this plan. (Debtor, however, shall make ongoing post-petition payments on Class 1 and Class 4 claims even though a proof of claim may not be filed). Notwithstanding Fed.R.Bankr.P. 3002(a), the holder of a secured claim shall file a timely proof of claim in accordance with Fed.R.Bankr.P. 3002(c) if the holder wishes to receive payments under the plan.

A. ADMINISTRATIVE EXPENSES:

1. Chapter 13 Trustee fees will be allowed and paid as determined by statute. [Unless otherwise advised, Debtor and creditors should assume Trustee will receive 10% of the money distributed to creditors, excluding direct payments by Debtor to Class 1 and Class 4 creditors. This amount is deducted by Trustee on a monthly basis.]

2. Attorneys' Fees:

Agreed Fee: _____

Pre-petition Retainer Paid: _____

Balance Due: _____

[If Debtor's attorney has complied with the Guidelines for Payment of Attorneys' Fees in Chapter 13 Cases, the balance will be paid through the plan at the rate specified in those Guidelines. If Debtor's attorney has not complied with the Guidelines, no attorneys' fees may be paid absent a specific court order.]

3. Other Administrative Expenses: [List each creditor's name, the basis for the administrative claim and the amount of the claim on Attachment A.]

9 [Check if other Administrative creditors are listed on attachment A.]

B. SECURED CLAIMS:

Class 1. Long-term secured claims with regular payments falling due after the last payment under the plan, which were delinquent when the petition was filed. For example, home loans and some car loans are typical Class 1 claims. Creditors holding Class 1 claims will retain their liens and security interests. Pre-petition arrears will be paid with interest on a pro-rata basis through the Plan. All ongoing post-petition payments will be made directly by Debtor. Except for the cure of arrears, Class 1 claims are not modified.

9 [Check if Class 1 creditors are listed on attachment A.]

Class 2. Secured claims which are modified by this plan or will not extend beyond the length of the plan. This class includes any secured claim which, according to its original terms, has matured or will mature prior to the completion of the plan. It also includes any secured claim, regardless of its original maturity date, which is modified as permitted by 11 U.S.C. § 1322 (b)(2) or (c)(2). Secured claims within Class 2 will retain any lien or security interest. They will be paid the full amount of the claim or the market value of their collateral, whichever is less, together with interest. If the market value of a creditor's collateral is less than the amount of its claim, Debtor shall include a Motion to Value Collateral with this Plan (see Attachment M-3). Any deficiency will be treated as a Class 7 general unsecured claim unless the deficiency is a priority claim within Class 5.

9 [Check if Class 2 creditors are listed on attachment A.]

Class 3. Secured claims satisfied by the surrender of collateral. A claim may be filed for the deficiency, if any, and treated as a Class 7 general unsecured claim unless the deficiency is a priority claim within Class 5.

9 [Check if Class 3 creditors are listed on attachment A.]

Class 4. Claims to be paid directly by Debtor or third party. This class is limited to (a) secured claims which extend beyond the length of the plan, were not delinquent when the bankruptcy was filed, and are not modified by this plan, and (b) claims which are actually being paid by someone other than Debtor from property that is neither property of the estate nor of Debtor. Holders of claims within Class 4 shall retain their liens and security interests.

9 [Check if Class 4 creditors are listed on attachment A.]

C. UNSECURED CLAIMS:

Class 5. Priority unsecured claims. Claims entitled to priority pursuant to 11 U.S.C. § 507 shall be paid in full.

9 [Check if Class 5 creditors are listed on attachment A.]

Class 6. Special unsecured claims. Unsecured claims, such as co-signed unsecured claims, that the plan will pay in full even though all other unsecured claims may not be paid in full.

9 [Check if any Class 6 creditors are listed on attachment A.]

Class 7. General unsecured claims. General unsecured claims (that is, claims not entitled to priority nor "special treatment" in Class 6, and not secured with a lien or security interest on property belonging to Debtor) will be paid no less than ____% of their claim after payment of all other claims.

III. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

A. Debtor assumes the executory contracts and unexpired leases listed on Attachment A. Debtor shall pay directly to the other party to the executory contract or unexpired lease all on-going post-petition payments. Any pre-bankruptcy arrears shall be paid either as a Class 2 claim, as a Class 6 claim, or as a Class 7 claim, or be paid a specific monthly payment as stated on Attachment B, as designated by Debtor.

9 [Check if any executory contracts to be assumed are listed on attachment A.]

B. Any executory contracts or unexpired leases not assumed are rejected.

IV. GENERAL PROVISIONS

A. VESTING AND POSSESSION OF PROPERTY. Any property of the estate scheduled under 11 U.S.C. § 521 shall [choose one]

- ____ revest in Debtor on confirmation
____ not revest in Debtor until such time as a discharge is granted.

In the event the case is converted to a case under Chapter 7, 11, or 12 of the Bankruptcy Code or is dismissed, the property of the estate shall vest in accordance with applicable law.

B. ORDER OF DISTRIBUTION. After confirmation of this plan, funds available for distribution will be paid by the Trustee in the following order: (1) Trustee's monthly administrative fees; (2) the specified monthly payment of attorney's fees permitted by court order or the Guidelines For Payment of Attorneys' Fees in Chapter 13 Cases, if applicable; (3) all other administrative expenses; (4) the specific monthly payments set out in Attachment B paid on account of pre-bankruptcy arrears on assumed executory contracts and unexpired leases or on other claims; (5) Class 1 pre-bankruptcy arrearage claims and Class 2 claims; (6) Class 5 priority unsecured claims; then (7) Class 6 special unsecured claims and Class 7 general unsecured claims. Within each such category, claims shall be paid on a pro rata basis.

C. GENERAL ORDER. The court entered a General Order on December 12, 1997, which is applicable to all Chapter 13 cases filed on or after January 1, 1998. This order mandates use of this plan and contains a number of important mandatory provisions regarding the administration of Chapter 13 cases, such as the commencement of plan payments, service of motions, objections to proofs of claim, attorney's fees, and electronic funds transfers and wage orders. Copies of this General Order may be obtained from the Clerk of the Court. Its terms are incorporated into this plan.

D. DEBTORS DUTIES . In addition to the duties and obligations imposed upon Debtor by the Bankruptcy Code and Rules, this court's Local Bankruptcy Rules, and the General Order, this plan imposes certain additional requirements on Debtor, including: (a) **Transfers of Property.** Debtor is prohibited from encumbering, selling, or otherwise disposing of any personal or real property other than in the regular course of Debtor's business without first obtaining court authorization. (b) **New Debt.** Except as provided in 11 U.S.C. § 364, Debtor shall not incur any new debt exceeding \$1,000.00 without the prior written approval of Trustee or order of the court. Without compliance with 11 U.S.C. § 1305(c), a new debt of \$1,000.00 or less that is a consumer debt shall not be paid through this plan. (c) **Insurance.** Debtor shall maintain insurance as required by any law, contract, or security agreement on all vehicles and property subject to a security interest in the amount of the outstanding claim of the creditor or value of the collateral, whichever is less, unless otherwise ordered by the court. (d) **Support Payments.** Debtor shall ma-ordered recipient. (e) **Tax Returns and Periodic Reports.** After confirmation of this plan, Debtor shall timely file all tax returns and provide Trustee with a copy of each federal tax return, W-2 form, and 1099 form received or filed while the case is pending. Debtor shall also provide to Trustee on a quarterly basis any requested financial information regarding Debtor's business.

E. SURRENDER OF COLLATERAL. If Debtor proposes to surrender collateral to a secured creditor, Debtor shall promptly accomplish the surrender unless the creditor refuses to accept the property. As to personal property, this means that Debtor shall surrender the property not later than 5 days after entry of the order of confirmation. As to real property, this means that Debtor consents to termination of the automatic stay to permit a non-judicial foreclosure of the real property and Debtor shall surrender possession immediately after the foreclosure sale. Entry of the confirmation order shall constitute an order modifying the automatic stay of 11 U.S.C. § 362 to allow any secured creditor whose collateral is being surrendered to receive or foreclose upon that collateral and to exercise its rights and remedies against its collateral.

F. DISMISSAL. (1) In the event filed proofs of claim materially differ from the claims and claim amounts reported by Debtor in this plan or Debtor's schedules, Trustee or any creditor may move to dismiss the case on the ground that it is no longer feasible. (2) If Debtor fails to make any plan payment, including direct post-petition payments, then Trustee may mail to Debtor and Debtor's attorney written notice of the default. If Debtor acknowledges that a payment has not been paid, within 30 days of the mailing of the notice Debtor shall either cure the default or file a modified plan and a motion to confirm the modified plan. Debtor has 30 days from the filing of the proposed modified plan and motion to obtain court approval of the modified plan. Alternatively, if Debtor believes that there is no default, Debtor shall set a hearing within 30 days of the mailing of the notice with 14 days notice to the Trustee. If the court concludes that there has been a default, the case will be dismissed. If Debtor fails to timely set a hearing on the Trustee's notice, or cure the default, or file a proposed modified plan and motion, or obtain approval of the modified plan, the case will be dismissed without further notice or hearing.

G. MODIFICATIONS. The first post confirmation modification sought by the Debtor, if approved by the Trustee, will be confirmed without hearing if the modification will not delay payment of a secured or priority claim by more than three months from the time payment would have been made under the original plan, and will not reduce the original dividend, consistent with 11 U.S.C. § 1325(a)(4), promised on Class 7 general unsecured claims by more than 5% (for example, from 95% to 90%). All other and additional post confirmation modifications shall be requested by motion on 22 days notice to the Trustee and the holders of unpaid and allowed secured, priority, and general unsecured claims. Whenever a plan is modified, a new plan must be filed which incorporates all modifications. No modified plan may modify a claim secured by real property that is Debtor's principal residence except as permitted by 11 U.S.C. § 1322(c).

V. ADDITIONAL PROVISIONS

Additional provisions or alterations to this plan shall be set out in Attachment B. Other than to expand the tables on Attachment A and to delete the underlining in the plan and in Attachment B when information is inserted in place of the underlining, any changes to the preprinted language of this standard Chapter 13 plan will not be given any force or effect.

Attorney's Name, Address, and Phone Number:

Dated:

Debtor's Signature

Joint Debtor's Signature

ATTACHMENT A

Except for Class 7 (general unsecured claims), list all claims by class using the tables below. Either lengthen or shorten the tables or attach additional pages as necessary to list all non-class 7 claims.

A. ADMINISTRATIVE EXPENSES

CREDITOR	TYPE OF CLAIM	AMOUNT
1.		
2.		

B. SECURED CLAIMS

CLASS 1. Long-term secured claims, such as home mortgages, for which an arrearage existed on the date the Petition was filed:

[In the column “Pre-Petition Arrears” include the principal, accrued and unpaid interest through the date of bankruptcy, and other accrued and unpaid charges such as attorney’s fees and foreclosure costs.]

CREDITOR	COLLATERAL	PRINCIPAL OWED	REGULAR PAYMENTS	PRE-PETITION ARREARS	INTEREST ¹ RATE
1.					
2.					
3.					

CLASS 2. Secured Claims Which Are Modified By This Plan Or Will Not Extend Beyond The Length Of The Plan:

[In the column “Scheduled Amount” include the principal, accrued and unpaid interest through the date of bankruptcy, and other accrued and unpaid charges such as attorney’s fees and foreclosure costs. Also, include any pre-petition arrears owed in connection with executory contracts or unexpired leases which are assumed in the plan and which will be paid as a Class 2 secured claim.]

CREDITOR/ COLLATERAL	SCHEDULED AMOUNT	MARKET VALUE	INTEREST ¹ RATE
1.			
2.			
3.			

CLASS 3. Secured Claims Satisfied By The Surrender Of Collateral:

CREDITOR	COLLATERAL	ESTIMATED DEFICIENCY
1.		
2.		
3.		

¹ If no interest rate is stated, 10% per annum will be imputed. The amount stated for the principal should exclude unmatured interest and pre-bankruptcy arrearage.

ATTACHMENT A

CLASS 4. Secured Claims To Be Paid By The Debtor Directly:

CREDITOR	REGULAR PAYMENTS	MATURITY DATE
1.		
2.		
3.		

C. UNSECURED CLAIMS

CLASS 5. Priority Unsecured Claims:

[Include in the “Scheduled Amount” column the undersecured portion of any secured tax claim if the tax is entitled to priority treatment.]

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT
1.		
2.		
3.		

CLASS 6. Special Unsecured Claims:

CREDITOR	REASON FOR SPECIAL TREATMENT	SCHEDULED AMOUNT
1.		
2.		
3.		

III. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

OTHER PARTY TO CONTRACT	ARREARS	ONGOING POST-PETITION PAYMENT	HOW ARREARS PAID: CLASS 2, CLASS 7, OR SEE ATTACHMENT B
1.			
2.			
3.			

ATTACHMENT B

To the extent Debtor wishes to vary the provisions of the standard plan, specify in this attachment the provisions of the standard plan which are deleted, modified, or supplemented. If you wish, you may delete the underlining in this attachment. If more than one page is necessary, attach additional pages as necessary.

ADDITIONAL PROVISIONS

[illegible]

ATTACHMENT M-1

MOTIONS TO AVOID JUDICIAL LIENS ON DEBTORS RESIDENCE (OR OTHER QUALIFIED EXEMPT PROPERTY)

(Pursuant to 11 U.S.C. § 522(f)(1)(A))

(A separate motion must be used to avoid each lien)

NUMBER OF MOTIONS TO AVOID JUDICIAL LIENS IN THIS PLAN: _____

MOTION NO. 1

NOTICE IS HEREBY GIVEN that Debtor moves to avoid the following lien on the Debtor's residence (or other exempt property) pursuant to 11 U.S.C. § 522(f)(1)(A) and to treat the claim secured by such lien as a general unsecured claim.

Address or Other Description of property:

Name of creditor:

Replacement value of property: \$

Amount of unavoidable liens: \$

Amount of exemption: \$

Amount of judgment: \$

I (we) declare under penalty of perjury under the laws of the state of California that the facts stated herein are true and correct.

Dated: _____

Debtor

Joint Debtor

MOTION NO. 2

NOTICE IS HEREBY GIVEN that Debtor moves to avoid the following lien on the Debtor's residence (or other exempt property) pursuant to 11 U.S.C. § 522(f)(1)(A) and to treat the claim secured by such lien as a general unsecured claim.

Address or other description of property:

Name of creditor:

Replacement value of property: \$

Amount of unavoidable liens: \$

Amount of exemption: \$

Amount of claim: \$

I (we) declare under penalty of perjury under the laws of the state of California that the facts stated herein are true and correct.

Dated: _____

Debtor

Joint Debtor

ATTACHMENT M-2

**MOTIONS TO AVOID NONPOSSESSORY
NONPURCHASE MONEY LIENS**

(Pursuant to 11 U.S.C. § 522(f)(1)(B))

A Separate Motion Must Be Used to Avoid Each Lien

NUMBER OF MOTIONS TO AVOID NONPOSSESSORY LIENS IN THIS PLAN

MOTION NO. 1

NOTICE IS HEREBY GIVEN that Debtor moves to avoid the following lien on the Debtor's exempt property (consisting of household goods, tools of the trade, or professionally prescribed health aids) and to treat the claims secured by such liens as unsecured.

Name of Creditor:

Description of Property:

Replacement Value of Property: \$

Amount of Secured Claim: \$

I(we)declare under penalty of perjury under the laws of the state of California that the facts stated herein are true and correct.

Dated:

Debtor

Joint Debtor

MOTION NO. 2

NOTICE IS HEREBY GIVEN that Debtor moves to avoid the following lien on the Debtor's exempt property (consisting of household goods, tools of the trade, or professionally prescribed health aids) and to treat the claims secured by such liens as unsecured.

Name of Creditor:

Description of Property:

Replacement Value of Property: \$

Amount of Secured Claim: \$

I(we)declare under penalty of perjury under the laws of the state of California that the facts stated herein are true and correct.

Dated:

Debtor

Joint Debtor

ATTACHMENT M-3

MOTIONS TO VALUE COLLATERAL

(Pursuant to subsections (a) and (d) of 11 U.S.C. § 506
and Federal Rule of Bankruptcy Procedure 3012)

(A separate motion must be filed as to each creditor)

NUMBER OF MOTIONS TO VALUE COLLATERAL IN THIS PLAN _____

MOTION NO. 1

NOTICE IS HEREBY GIVEN that Debtor requests the court to value the property described below held by the following creditor as security for the purpose of fixing the amount of the creditor's secured and unsecured claims on this obligation. All other objections, if any, are reserved. In the opinion of the debtor, the collateral has the replacement value indicated below.

Name of Creditor:

Description of Collateral [for vehicles include the mileage on the date of the petition and a list of optional equipment] :

Total Amount of Claim: \$

Debtor's Opinion of Value: \$

Estimated Deficiency: \$

I (we) declare under penalty of perjury under the laws of California that the facts stated herein are true and correct.
Dated:

Debtor

Joint Debtor

MOTION NO. 2

NOTICE IS HEREBY GIVEN that Debtor requests the court to value the property described below held by the following creditor as security for the purpose of fixing the amount of the creditor's secured and unsecured claims on this obligation. All other objections, if any, are reserved. In the opinion of the debtor, the collateral has the replacement value indicated below.

Name of Creditor:

Description of Collateral [for vehicles include the mileage on the date of the petition and a list of optional equipment] :

Total Amount of Claim: \$

Debtor's Opinion of Value: \$

Deficiency: \$

I (we) declare under penalty of perjury under the laws of California that the facts stated herein are true and correct.
Dated:

Debtor

Joint Debtor

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA
SACRAMENTO DIVISION

AUTHORIZATION FOR ELECTRONIC TRANSFER
TO HONOR MONIES DRAWN BY LAWRENCE J. LOHEIT, CHAPTER 13 TRUSTEE
FOR AMOUNTS DUE ON CHAPTER 13 PLAN

CASE NUMBER _____-_____-____-13

I (we) hereby authorize Lawrence J. Loheit, Chapter 13 Trustee, hereinafter called TRUSTEE, to initiate debit entries on my (our) () Checking () Savings account (select one) indicated at the depository financial institution named below, hereinafter called DEPOSITORY, and to debit the same to such account.

DEPOSITORY NAME _____

BRANCH, CITY & STATE _____

ROUTING NUMBER _____ ACCOUNT NUMBER _____

This authorization is to remain in full force and effect until TRUSTEE has received written notification from me (or either of us) of its termination in such time and in such manner as to afford TRUSTEE and DEPOSITORY a reasonable time to act on it.

NAME _____ SSN _____

NAME _____ SSN _____

SIGNATURE(S) _____ DATE _____

SIGNATURE(S) _____ DATE _____

THIS AUTHORIZATION SHALL CONTINUE IN FORCE UNTIL REVOKED IN WRITING
BY THE SIGNATORIES ABOVE OR BY LAWRENCE J. LOHEIT, TRUSTEE.

OFFICE OF THE CHAPTER 13 TRUSTEE

LAWRENCE J. LOHEIT - STANDING TRUSTEE

DORE SCHWARTZ, CPA
Controller

10265 ROCKINGHAM DRIVE, SUITE 180
POST OFFICE BOX 30
SACRAMENTO, CA 95812-0030
(916) 856-8000

KATHY REIN
Supervisor

NEIL ENMARK, ESQ.
Chief Counsel

BEVERLY WARD
Supervisor

Case #

Dear

Our records indicate that we have not been properly informed as to the details of your present employment, therefore, we request you complete this form and return it to our office within 10 days from the date of this letter to enable us to update our records.

Sincerely,

Sheila Lynn
Client Advisor

Name of Employer _____

Address of Employer _____

Employer Telephone Number _____

Payroll Department Address _____

Payroll Telephone Number _____

Paydays (monthly, weekly, etc) _____

Take home pay each payday _____

Signed _____ Dated _____

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA
MODESTO DIVISION

IN RE:

Case No.:

In Proceedings Under Chapter 13

WAGE ORDER

GOOD CAUSE APPEARING, IT IS HEREBY ORDERED THAT *[insert name and address*
*of employer]*_____

_____, the employer of the above-named debtor, be and is hereby directed until further notice of this Court to deduct from the debtor's wages, and forward to the Chapter 13 Trustee, MICHAEL H. MEYER, at P.O. Box 3051, Modesto, California 95353-3051, the sum of \$_____ per month. Payroll deductions made in accordance with the provisions of Federal Income Tax Law relating to current withholding, Federal Social Security Law, State Disability Law, group insurance plans, union dues agreements, employee welfare fund agreements, and employer sustenance agreements are not affected by this order and may be continued in their usual manner.

A copy of this order shall be mailed to the employer of said debtor or to any subsequent employer, and such mailing shall be sufficient service thereof. Monies transmitted to the Trustee's office shall be identified by the debtor's name and case number as they appear above.

This order shall remain in full force and effect until further order of this Court

DATED: _____

FOR THE COURT

HONORABLE JUDGE MICHAEL S. MCMANUS

By _____
Deputy Clerk

In the Matter of)	No.
)	
)	CHAPTER 13
)	
)	WAGE ORDER
)	
)	
Debtor.)	
)	

A copy of this order shall be mailed to the employer of said debtor or to any subsequent employer, and such mailing shall be sufficient service thereof. Monies transmitted to the trustee's office must be identified by the debtor's name and case number as they appear above.

DATED: _____ FOR THE COURT
R. G. HELTZEL, CLERK

ATTORNEY FOR DEBTOR